

Financial Hardship Notification

Date: [Insert Date]

To: [Credit Card Company Name]

Attn: Customer Service/Collections Department

Address: [Credit Card Company Address]

Dear [Credit Card Company Name],

I hope this message finds you well. I am writing to inform you of my current financial hardship, which has made it challenging for me to meet my credit card payment obligations.

Due to [briefly explain your situation, e.g., job loss, medical emergencies, etc.], I am experiencing significant financial difficulties. As a result, I am requesting your assistance in managing my account during this challenging period.

I kindly ask for [specific request, e.g., a temporary reduction in payments, a payment plan, or a lower interest rate]. I believe this would greatly alleviate my financial stress and allow me to stabilize my situation.

I appreciate your understanding and consideration of my circumstances. I am committed to resolving this matter and continuing my relationship with your company. If necessary, I am happy to provide documentation to support my request.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Address]

[Your Phone Number]

[Your Email Address]